

Application number 09/396005

Applicant: Khai Hee Kwan

Art Unit: 3621

Examiner: I.e, David Q.

Title: Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents
Washington DC 20231

Sir:

In reply to an Office Action mailed on Oct 04, 2002, please enter the following amendments.

IN THE CLAIMS

✓ Delete Claim 1-12

15 Add Claim 13-25 to read:

Sub 17
20 13. (New) In an Internet system having a plurality of computers connected by a network, a method executable at host server having a database to transfer funds in any currencies over a network, comprising:

prompting payer to input payer's account identifier and password;

25 authenticating the said payer's account identifier and password for validity;

30 prompting the payer to input payee's account identifier and fund transfer information;

receiving said payee's account identifier and fund transfer information;

upon authenticating the payee's account identifier, crediting the fund to payee's account if the balance in the database associated with the payer account identifier and password is more than the fund for transfer; and

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